

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I HEREBY DECLARE:

THAT my residence, post office address, and citizenship are as stated below next to my name;

THAT I believe I am the original, first, and sole inventor (if only one inventor is named below) or an original, first, and joint inventor (if plural inventors are named below or in an attached Declaration) of the subject matter which is claimed and for which a patent is sought on the invention entitled

**PREPARATION OF AN ADVANCED REPORT FOR USE IN ASSESSING CREDIT
WORTHINESS OF BORROWER**

(Attorney Docket No. 027776-0109)

the specification of which (check one)

 is attached hereto.

 X was filed on October 15, 2003 as United States Application
Number or PCT International Application Number 10/684,804 and
was amended on (if applicable).

THAT I do not know and do not believe that the same invention was ever known or used by others in the United States of America, or was patented or described in any printed publication in any country, before I (we) invented it;

THAT I do not know and do not believe that the same invention was patented or described in any printed publication in any country, or in public use or on sale in the United States of America, for more than one year prior to the filing date of this United States application;

THAT I do not know and do not believe that the same invention was first patented or made the subject of an inventor's certificate that issued in any country foreign to the United States of America before the filing date of this United States application if the foreign application was filed by me (us), or by my (our) legal representatives or assigns, more than twelve months (six months for design patents) prior to the filing date of this United States application;

THAT I have reviewed and understand the contents of the above-identified specification, including the claim(s), as amended by any amendment specifically referred to above;

THAT I believe that the above-identified specification contains a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the invention, and sets forth the best mode contemplated by me of carrying out the invention; and

THAT I acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56.

I HEREBY CLAIM foreign priority benefits under Title 35, United States Code § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign application for patent or inventor's certificate or of any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number	Country	Foreign Filing Date	Priority Claimed?	Certified Copy Attached?

I HEREBY CLAIM the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below.

U.S. Provisional Application Number	Filing Date
60/418,351	10/16/2002

I HEREBY CLAIM the benefit under Title 35, United States Code, § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

U.S. Parent Application Number	PCT Parent Application Number	Parent Filing Date	Parent Patent Number

I HEREBY APPOINT the registered attorneys and agents at Customer Number
22428

Customer Number: 22428

to have full power to prosecute this application and any continuations, divisions,
reissues, and reexaminations thereof, to receive the patent, and to transact all business
in the United States Patent and Trademark Office connected therewith.

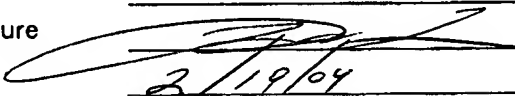
I request that all correspondence be directed to:

Ankur D. Shah
FOLEY & LARDNER
Customer Number: 22428

Telephone: (202) 945-6132
Facsimile: (202) 672-5399

I UNDERSTAND AND AGREE THAT the foregoing attorneys and agents
appointed by me to prosecute this application do not personally represent me or my
legal interests, but instead represent the interests of the legal owner(s) of the invention
described in this application.

I FURTHER DECLARE THAT all statements made herein of my own knowledge
are true, and that all statements made on information and belief are believed to be true;
and further that these statements were made with the knowledge that willful false
statements and the like so made are punishable by fine or imprisonment, or both, under
Section 1001 of Title 18 of the United States Code, and that such willful false
statements may jeopardize the validity of the application or any patent issuing thereon.

Name of first inventor	Brian F. HERSHKOWITZ
Residence	Santa Barbara, CA
Citizenship	US
Post Office Address	1022 Garcia Road Santa Barbara, CA 93103
Inventor's signature	
Date	2/19/04

Name of second inventor	Jeffrey S. HARRIS
Residence	Santa Barbara, CA
Citizenship	US
Post Office Address	14 Chase Drive Santa Barbara, CA 93108
Inventor's signature	
Date	

Name of third inventor	Jay E. LIEBIG
Residence	Malibu, CA
Citizenship	US
Post Office Address	6463 Zuma View Place, #167 Malibu, CA 90265
Inventor's signature	
Date	

Name of fourth inventor	Michael Steven MOSHAY
Residence	Los Angeles, CA
Citizenship	US
Post Office Address	10330 Northvale Road Los Angeles, CA 90064
Inventor's signature	
Date	

Name of fifth inventor	Charles T. MURPHY
Residence	Kingston, NY
Citizenship	US
Post Office Address	24 Madison Avenue Kingston, NY 12401
Inventor's signature	
Date	

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I HEREBY DECLARE:

THAT my residence, post office address, and citizenship are as stated below next to my name;

THAT I believe I am the original, first, and sole inventor (if only one inventor is named below) or an original, first, and joint inventor (if plural inventors are named below or in an attached Declaration) of the subject matter which is claimed and for which a patent is sought on the invention entitled

**PREPARATION OF AN ADVANCED REPORT FOR USE IN ASSESSING CREDIT
WORTHINESS OF BORROWER**

(Attorney Docket No. 027776-0109)

the specification of which (check one)

 is attached hereto.

 X was filed on October 15, 2003 as United States Application Number or PCT International Application Number 10/684,804 and was amended on (if applicable).

THAT I do not know and do not believe that the same invention was ever known or used by others in the United States of America, or was patented or described in any printed publication in any country, before I (we) invented it;

THAT I do not know and do not believe that the same invention was patented or described in any printed publication in any country, or in public use or on sale in the United States of America, for more than one year prior to the filing date of this United States application;

THAT I do not know and do not believe that the same invention was first patented or made the subject of an inventor's certificate that issued in any country foreign to the United States of America before the filing date of this United States application if the foreign application was filed by me (us), or by my (our) legal representatives or assigns, more than twelve months (six months for design patents) prior to the filing date of this United States application;

THAT I have reviewed and understand the contents of the above-identified specification, including the claim(s), as amended by any amendment specifically referred to above;

THAT I believe that the above-identified specification contains a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the invention, and sets forth the best mode contemplated by me of carrying out the invention; and

THAT I acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I HEREBY CLAIM foreign priority benefits under Title 35, United States Code §119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or §365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign application for patent or inventor's certificate or of any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number	Country	Foreign Filing Date	Priority Claimed?	Certified Copy Attached?

I HEREBY CLAIM the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below.

U.S. Provisional Application Number	Filing Date
60/418,351	10/16/2002

I HEREBY CLAIM the benefit under Title 35, United States Code, §120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

U.S. Parent Application Number	PCT Parent Application Number	Parent Filing Date	Parent Patent Number

I HEREBY APPOINT the registered attorneys and agents at Customer Number
22428

Customer Number: 22428

to have full power to prosecute this application and any continuations, divisions,
reissues, and reexaminations thereof, to receive the patent, and to transact all business
in the United States Patent and Trademark Office connected therewith.

I request that all correspondence be directed to:

Ankur D. Shah
FOLEY & LARDNER
Customer Number: 22428

Telephone: (202) 945-6132
Facsimile: (202) 672-5399

I UNDERSTAND AND AGREE THAT the foregoing attorneys and agents
appointed by me to prosecute this application do not personally represent me or my
legal interests, but instead represent the interests of the legal owner(s) of the invention
described in this application.

I FURTHER DECLARE THAT all statements made herein of my own knowledge
are true, and that all statements made on information and belief are believed to be true;
and further that these statements were made with the knowledge that willful false
statements and the like so made are punishable by fine or imprisonment, or both, under
Section 1001 of Title 18 of the United States Code, and that such willful false
statements may jeopardize the validity of the application or any patent issuing thereon.

Name of first inventor	Brian F. HERSHKOWITZ
Residence	Santa Barbara, CA
Citizenship	US
Post Office Address	1022 Garcia Road Santa Barbara, CA 93103
Inventor's signature	
Date	

Name of second inventor Jeffrey S. HARRIS
 Residence ~~Santa Barbara, CA~~ Jacksonville, FL.
 Citizenship US
 Post Office Address ~~14 Chase Drive~~ 1058 Sigworth Dr. Jacksonville FL 32211
~~Santa Barbara, CA 93108~~
 Inventor's signature [Signature]
 Date 11/29/04

Name of third inventor Jay E. LIEBIG
 Residence Malibu, CA
 Citizenship US
 Post Office Address 6463 Zuma View Place, #167
Malibu, CA 90265
 Inventor's signature _____
 Date _____

Name of fourth inventor Michael Steven MOSHAY
 Residence Los Angeles, CA
 Citizenship US
 Post Office Address 10330 Northvale Road
Los Angeles, CA 90064
 Inventor's signature _____
 Date _____

Name of fifth inventor Charles T. MURPHY
 Residence Kingston, NY
 Citizenship US
 Post Office Address 24 Madison Avenue
Kingston, NY 12401
 Inventor's signature _____
 Date _____

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I HEREBY DECLARE:

THAT my residence, post office address, and citizenship are as stated below next to my name;

THAT I believe I am the original, first, and sole inventor (if only one inventor is named below) or an original, first, and joint inventor (if plural inventors are named below or in an attached Declaration) of the subject matter which is claimed and for which a patent is sought on the invention entitled

**PREPARATION OF AN ADVANCED REPORT FOR USE IN ASSESSING CREDIT
WORTHINESS OF BORROWER**

(Attorney Docket No. 027776-0109)

the specification of which (check one)

☐ is attached hereto.

☒ was filed on October 15, 2003 as United States Application Number or PCT International Application Number 10/684,804 and was amended on _____ (if applicable).

THAT I do not know and do not believe that the same invention was ever known or used by others in the United States of America, or was patented or described in any printed publication in any country, before I (we) invented it;

THAT I do not know and do not believe that the same invention was patented or described in any printed publication in any country, or in public use or on sale in the United States of America, for more than one year prior to the filing date of this United States application;

THAT I do not know and do not believe that the same invention was first patented or made the subject of an inventor's certificate that issued in any country foreign to the United States of America before the filing date of this United States application if the foreign application was filed by me (us), or by my (our) legal representatives or assigns, more than twelve months (six months for design patents) prior to the filing date of this United States application;

THAT I have reviewed and understand the contents of the above-identified specification, including the claim(s), as amended by any amendment specifically referred to above;

THAT I believe that the above-identified specification contains a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the invention, and sets forth the best mode contemplated by me of carrying out the invention; and

THAT I acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56.

I HEREBY CLAIM foreign priority benefits under Title 35, United States Code § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign application for patent or inventor's certificate or of any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number	Country	Foreign Filing Date	Priority Claimed?	Certified Copy Attached?

I HEREBY CLAIM the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below.

U.S. Provisional Application Number	Filing Date
60/418,351	10/16/2002

I HEREBY CLAIM the benefit under Title 35, United States Code, § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

U.S. Parent Application Number	PCT Parent Application Number	Parent Filing Date	Parent Patent Number

I HEREBY APPOINT the registered attorneys and agents at Customer Number 22428

Customer Number: 22428

to have full power to prosecute this application and any continuations, divisions, reissues, and reexaminations thereof, to receive the patent, and to transact all business in the United States Patent and Trademark Office connected therewith.

I request that all correspondence be directed to:

Ankur D. Shah
FOLEY & LARDNER
Customer Number: 22428

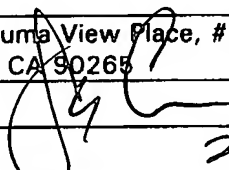
Telephone: (202) 945-6132
Facsimile: (202) 672-5399

I UNDERSTAND AND AGREE THAT the foregoing attorneys and agents appointed by me to prosecute this application do not personally represent me or my legal interests, but instead represent the interests of the legal owner(s) of the invention described in this application.

I FURTHER DECLARE THAT all statements made herein of my own knowledge are true, and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Name of first inventor	Brian F. HERSHKOWITZ
Residence	Santa Barbara, CA
Citizenship	US
Post Office Address	1022 Garcia Road Santa Barbara, CA 93103
Inventor's signature	
Date	

Name of second inventor Jeffrey S. HARRIS
 Residence Santa Barbara, CA
 Citizenship US
 Post Office Address 14 Chase Drive
Santa Barbara, CA 93108
 Inventor's signature _____
 Date _____

Name of third inventor Jay E. LIEBIG
 Residence Malibu, CA
 Citizenship US
 Post Office Address 6463 Zuma View Place, #167
Malibu, CA 90265
 Inventor's signature 
 Date 2/2/04

Name of fourth inventor Michael Steven MOSHAY
 Residence Los Angeles, CA
 Citizenship US
 Post Office Address 10330 Northvale Road
Los Angeles, CA 90064
 Inventor's signature _____
 Date _____

Name of fifth inventor Charles T. MURPHY
 Residence Kingston, NY
 Citizenship US
 Post Office Address 24 Madison Avenue
Kingston, NY 12401
 Inventor's signature _____
 Date _____

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I HEREBY DECLARE:

THAT my residence, post office address, and citizenship are as stated below next to my name;

THAT I believe I am the original, first, and sole inventor (if only one inventor is named below) or an original, first, and joint inventor (if plural inventors are named below or in an attached Declaration) of the subject matter which is claimed and for which a patent is sought on the invention entitled

**PREPARATION OF AN ADVANCED REPORT FOR USE IN ASSESSING CREDIT
WORTHINESS OF BORROWER**

(Attorney Docket No. 027776-0109)

the specification of which (check one)

☐ is attached hereto.

☒ was filed on October 15, 2003 as United States Application Number or PCT International Application Number 10/684,804 and was amended on _____ (if applicable).

THAT I do not know and do not believe that the same invention was ever known or used by others in the United States of America, or was patented or described in any printed publication in any country, before I (we) invented it;

THAT I do not know and do not believe that the same invention was patented or described in any printed publication in any country, or in public use or on sale in the United States of America, for more than one year prior to the filing date of this United States application;

THAT I do not know and do not believe that the same invention was first patented or made the subject of an inventor's certificate that issued in any country foreign to the United States of America before the filing date of this United States application if the foreign application was filed by me (us), or by my (our) legal representatives or assigns, more than twelve months (six months for design patents) prior to the filing date of this United States application;

THAT I have reviewed and understand the contents of the above-identified specification, including the claim(s), as amended by any amendment specifically referred to above;

THAT I believe that the above-identified specification contains a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the invention, and sets forth the best mode contemplated by me of carrying out the invention; and

THAT I acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56.

I HEREBY CLAIM foreign priority benefits under Title 35, United States Code § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign application for patent or inventor's certificate or of any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number	Country	Foreign Filing Date	Priority Claimed?	Certified Copy Attached?

I HEREBY CLAIM the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below.

U.S. Provisional Application Number	Filing Date
60/418,351	10/16/2002

I HEREBY CLAIM the benefit under Title 35, United States Code, § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

U.S. Parent Application Number	PCT Parent Application Number	Parent Filing Date	Parent Patent Number

I HEREBY APPOINT the registered attorneys and agents at Customer Number
22428

Customer Number: 22428

to have full power to prosecute this application and any continuations, divisions,
reissues, and reexaminations thereof, to receive the patent, and to transact all business
in the United States Patent and Trademark Office connected therewith.

I request that all correspondence be directed to:

Ankur D. Shah
FOLEY & LARDNER
Customer Number: 22428

Telephone: (202) 945-6132
Facsimile: (202) 672-5399

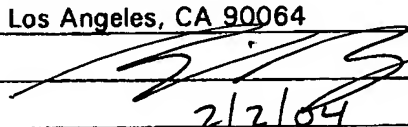
I UNDERSTAND AND AGREE THAT the foregoing attorneys and agents
appointed by me to prosecute this application do not personally represent me or my
legal interests, but instead represent the interests of the legal owner(s) of the invention
described in this application.

I FURTHER DECLARE THAT all statements made herein of my own knowledge
are true, and that all statements made on information and belief are believed to be true;
and further that these statements were made with the knowledge that willful false
statements and the like so made are punishable by fine or imprisonment, or both, under
Section 1001 of Title 18 of the United States Code, and that such willful false
statements may jeopardize the validity of the application or any patent issuing thereon.

Name of first inventor	Brian F. HERSHKOWITZ
Residence	Santa Barbara, CA
Citizenship	US
Post Office Address	1022 Garcia Road Santa Barbara, CA 93103
Inventor's signature	
Date	

Name of second inventor Jeffrey S. HARRIS
 Residence Santa Barbara, CA
 Citizenship US
 Post Office Address 14 Chase Drive
Santa Barbara, CA 93108
 Inventor's signature _____
 Date _____

Name of third inventor Jay E. LIEBIG
 Residence Malibu, CA
 Citizenship US
 Post Office Address 6463 Zuma View Place, #167
Malibu, CA 90265
 Inventor's signature _____
 Date _____

Name of fourth inventor Michael Steven MOSHAY
 Residence Los Angeles, CA
 Citizenship US
 Post Office Address 10330 Northvale Road
Los Angeles, CA 90064
 Inventor's signature 
 Date 2/2/04

Name of fifth inventor Charles T. MURPHY
 Residence Kingston, NY
 Citizenship US
 Post Office Address 24 Madison Avenue
Kingston, NY 12401
 Inventor's signature _____
 Date _____

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I HEREBY DECLARE:

THAT my residence, post office address, and citizenship are as stated below next to my name;

THAT I believe I am the original, first, and sole inventor (if only one inventor is named below) or an original, first, and joint inventor (if plural inventors are named below or in an attached Declaration) of the subject matter which is claimed and for which a patent is sought on the invention entitled

**PREPARATION OF AN ADVANCED REPORT FOR USE IN ASSESSING CREDIT
WORTHINESS OF BORROWER**

(Attorney Docket No. 027776-0109)

the specification of which (check one)

 is attached hereto.

 X was filed on October 15, 2003 as United States Application
Number or PCT International Application Number 10/684,804 and
was amended on (if applicable).

THAT I do not know and do not believe that the same invention was ever known or used by others in the United States of America, or was patented or described in any printed publication in any country, before I (we) invented it;

THAT I do not know and do not believe that the same invention was patented or described in any printed publication in any country, or in public use or on sale in the United States of America, for more than one year prior to the filing date of this United States application;

THAT I do not know and do not believe that the same invention was first patented or made the subject of an inventor's certificate that issued in any country foreign to the United States of America before the filing date of this United States application if the foreign application was filed by me (us), or by my (our) legal representatives or assigns, more than twelve months (six months for design patents) prior to the filing date of this United States application;

THAT I have reviewed and understand the contents of the above-identified specification, including the claim(s), as amended by any amendment specifically referred to above;

THAT I believe that the above-identified specification contains a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the invention, and sets forth the best mode contemplated by me of carrying out the invention; and

THAT I acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56.

I HEREBY CLAIM foreign priority benefits under Title 35, United States Code § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign application for patent or inventor's certificate or of any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number	Country	Foreign Filing Date	Priority Claimed?	Certified Copy Attached?

I HEREBY CLAIM the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below.

U.S. Provisional Application Number	Filing Date
60/418,351	10/16/2002

I HEREBY CLAIM the benefit under Title 35, United States Code, § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

U.S. Parent Application Number	PCT Parent Application Number	Parent Filing Date	Parent Patent Number

I HEREBY APPOINT the registered attorneys and agents at Customer Number
22428

Customer Number: 22428

to have full power to prosecute this application and any continuations, divisions,
reissues, and reexaminations thereof, to receive the patent, and to transact all business
in the United States Patent and Trademark Office connected therewith.

I request that all correspondence be directed to:

Ankur D. Shah
FOLEY & LARDNER
Customer Number: 22428

Telephone: (202) 945-6132
Facsimile: (202) 672-5399

I UNDERSTAND AND AGREE THAT the foregoing attorneys and agents
appointed by me to prosecute this application do not personally represent me or my
legal interests, but instead represent the interests of the legal owner(s) of the invention
described in this application.

I FURTHER DECLARE THAT all statements made herein of my own knowledge
are true, and that all statements made on information and belief are believed to be true;
and further that these statements were made with the knowledge that willful false
statements and the like so made are punishable by fine or imprisonment, or both, under
Section 1001 of Title 18 of the United States Code, and that such willful false
statements may jeopardize the validity of the application or any patent issuing thereon.

Name of first inventor	Brian F. HERSHKOWITZ
Residence	Santa Barbara, CA
Citizenship	US
Post Office Address	1022 Garcia Road Santa Barbara, CA 93103
Inventor's signature	
Date	

Name of second inventor Jeffrey S. HARRIS
 Residence Santa Barbara, CA
 Citizenship US
 Post Office Address 14 Chase Drive
 Santa Barbara, CA 93108
 Inventor's signature
 Date

Name of third inventor Jay E. LIEBIG
 Residence Malibu, CA
 Citizenship US
 Post Office Address 6463 Zuma View Place, #167
 Malibu, CA 90265
 Inventor's signature
 Date

Name of fourth inventor Michael Steven MOSHAY
 Residence Los Angeles, CA
 Citizenship US
 Post Office Address 10330 Northvale Road
 Los Angeles, CA 90064
 Inventor's signature
 Date

Name of fifth inventor Charles T. MURPHY
 Residence Kingston, NY
 Citizenship US
 Post Office Address 24 Madison Avenue
 Kingston, NY 12401
 Inventor's signature Charles T. Murphy
 Date 3/2/04